



**STATE OF HAWAII  
DIVISION OF FINANCIAL INSTITUTIONS  
DEPARTMENT OF COMMERCE AND CONSUMER AFFAIRS**

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**2003  
ANNUAL REPORT**

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## **Commissioner's Message**

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The Honorable Linda Lingle  
The Honorable Mark E. Recktenwald

Dear Governor Lingle and Director Recktenwald:

It is my privilege to submit to you the 2003 Annual Report and Directory of State-Chartered Financial Institutions compiled by the Division of Financial Institutions ("DFI").

During 2003 the DFI responded to new challenges, while continuing to fulfill its central mission of ensuring the safety and soundness of the State of Hawaii's financial services industry.

Although the number of State chartered financial institutions has declined, their size, product diversity and technological complexity has significantly increased. New bank regulations imposed in connection with national anti-terrorist objectives have broadened the scope of the traditional financial service examination and administration process. More robust consumer protections, both Federal and State, have created additional areas of concern for both the DFI and its regulatory partners, the Federal Reserve Bank, the Federal Deposit Insurance Corporation ("FDIC") and the National Credit Union Administration. International events have a greater impact on the local financial community than ever before.

These developments have compelled DFI staff to keep pace with a wide array of changes in both law and process. Increased use of specialty educational opportunities such as the FDIC's State Examiner Training Program, and internet based lessons provided by the Conference of State Bank Supervisors ("CSBS"), the regulatory trade association, has helped our staff develop new abilities and sharpen existing skills. Conducting joint examinations with our Federal regulatory colleagues also contributes to improvement in DFI staff proficiency and professionalism.

The key to any successful organization is the people who work within it. The DFI staff, from its most seasoned veteran to its newest examiner in training, have been and will continue to be that key component. It is therefore appropriate to not only thank them here for their past hard work, but to acknowledge their continuing critical importance in the division's ability to meet its future objectives.

We are all looking forward to meeting 2004's new challenges while continuing to fulfill traditional statutory responsibilities related to protecting consumers and ensuring the safety and soundness of the State of Hawaii's financial services industry.

Respectfully submitted,

D. B. Griffin III  
Commissioner of Financial Institutions

## **Staff**

(as of December 31, 2003)

### **D.B. Griffin III**

Commissioner

### **Lynne H. Himeda**

Deputy Commissioner

### **Roy M. Maeda**

Examination Manager

Licensing and Regulatory Analysis Branch

### **Wayne K. Oshiro**

Examination Manager

Field Examination Branch

### **Mary J. Ueki, Esq.**

Financial Institution Specialist

### **Gary L. Ruby**

Regulation Analyst

### **Secretarial Staff**

Karen Y. S. Kaneko

Melanie M. Yoshida

Zarryleen C. Flores

### **Licensing and Regulatory Analysis Branch**

#### **Examiners**

Peter S. T. Lam

Kelly F. Tran

### **Field Examination Branch Supervisor**

Randolph M. Kimura

### **Field Examination Branch Examiners**

Lilian L. O. Cheung

Michael H. Kollmeyer

Wai Hung "Gary" Lo

Jamie T. Morikawa

Charles M. Ng

Sayaka T. Ogg

Walter Y. Sugiura

Melvin T. Watanabe

## **Staff Changes**

**D.B. Griffin III** was appointed Commissioner on August 4, 2003.

**Raymond K. Onishi**, Licensing and Regulatory Analysis Branch Examiner, retired on August 29, 2003.

**Michele "Mahina" K. M. Chillingworth**, Secretarial Staff, resigned on November 21, 2003.

**Peter S. T. Lam**, Licensing and Regulatory Analysis Branch examiner, was hired on December 1, 2003

**Lynn Y. Wakatsuki**, Financial Institution Specialist, resigned on December 30, 2003.

## **Our Mission . . .**

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...ensure the safety and soundness of state-chartered financial institutions by fairly administering applicable statutes and rules in order to protect the rights and funds of depositors, borrowers, consumers and other members of the community...

# Statement of Condition

## State-Chartered Banks

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	12/31/02	12/31/03
<b>Number of Banks</b>	<b>4</b>	<b>4</b>
<b>ASSETS</b>		
Loans and Leases <sup>1</sup>	\$13,400,071	\$14,085,456
Cash and Due from Banks	1,449,604	1,046,505
Securities	5,220,465	5,849,808
Fixed Assets	407,870	544,175
Other Real Estate	16,422	5,249
Other Assets	1,964,011	1,973,288
<b>TOTAL ASSETS</b>	<b>\$22,458,443</b>	<b>\$23,504,481</b>
<b>LIABILITIES &amp; CAPITAL</b>		
Total Deposits	\$16,708,059	\$17,442,044
Other Liabilities	2,735,554	3,072,345
Total Liabilities	19,443,614	20,514,389
Capital	3,014,830	2,990,092
<b>TOTAL LIABILITIES &amp; CAPITAL</b>	<b>\$22,458,443</b>	<b>\$23,504,481</b>

(dollar amounts in thousands)

Percentage of:

Equity Capital to Total Assets	13.42%	12.72%
Total Loans to Total Deposits	80.20%	80.76%
Total Loans to Total Assets	59.67%	59.93%

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<sup>1</sup> Including Fed Funds Sold; Net of Loan Loss Reserve

# Statement of Condition

## Depository Financial Services Loan Companies

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	12/31/02	12/31/03
<b>Number of Depository Financial Services Loan Companies</b>	<b>2</b>	<b>2</b>
<b>ASSETS</b>		
Loans and Leases <sup>2</sup>	\$290,444	\$295,491
Cash and Due from Banks	9,333	5,876
Securities	162,847	151,199
Fixed Assets	1,189	1,697
Other Real Estate	3,324	58
Other Assets	26,820	19,858
<b>TOTAL ASSETS</b>	<b>\$493,957</b>	<b>\$474,179</b>
<b>LIABILITIES &amp; CAPITAL</b>		
Total Deposits	\$408,592	\$385,262
Other Liabilities	27,628	36,414
<b>Total Liabilities</b>	<b>436,220</b>	<b>421,676</b>
Capital	57,737	52,503
<b>TOTAL LIABILITIES &amp; CAPITAL</b>	<b>\$493,957</b>	<b>\$474,179</b>

(dollar amounts in thousands)

Percentage of:

Equity Capital to Total Assets	11.69%	11.07%
Total Loans to Total Deposits	71.08%	76.70%
Total Loans to Total Assets	58.80%	62.32%

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<sup>2</sup> Net of Loan Loss Reserve

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**Directory of State-Chartered Banks**

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**BANK OF HAWAII**

111 South King Street  
Honolulu, Hawaii 96813  
(PO Box 2900, Honolulu, HI 96846-6000)  
Tel 1-(888) 643-3888  
Tel 1-(888) 643-9888 (TTY – Hearing Impaired)  
Fax (808) 537-8440  
Website [www.boh.com](http://www.boh.com)  
E-mail [webmaster@boh.com](mailto:webmaster@boh.com)

**Michael E. O’Neill**, Chairman of the Board and Chief Executive Officer; **Gretchen A. Mohen**, Vice Chairman; **Neal C. Hocklander**, Vice Chairman; **Allan R. Landon**, President and Chief Financial Officer; **Alton T. Kuioka**, Vice Chairman; **William C. Nelson**, Vice Chairman and Chief Risk Officer; **David W. Thomas**, Vice Chairman; **Donna A. Tanoue**, Vice Chairman; **Scott E. Miller**, Executive Vice President; **Peter M. Biggs**, Executive Vice President; **Robert I. Crowell**, Executive Vice President; **George J. Fillion**, Executive Vice President; **Kathleen J. Fujihara-Chong**, Executive Vice President; **John E. Gray, Jr.**, Executive Vice President; **Wayne Y. Hamano**, Executive Vice President; **James F. Hawkins**, Executive Vice President; **Peter S. Ho**, Executive Vice President; **Richard C. Keene**, Executive Vice President; **Thomas J. Koide**, Executive Vice President; **Ronald H. Leach**, Executive Vice President; **Lee Y. Moriwaki**, Executive Vice President; **Derek J. Norris**, Executive Vice President; **Mary E. Sellers**, Executive Vice President; **William J. Barton**, Executive Vice President; **William P. Henry, Jr.**, Executive Vice President; **Howard H. Hodel**, Executive Vice President; **Dean Y. Shigemura**, Executive Vice President; **Cindy L. Thomas**, Executive Vice President; **Mary A. Weisman**, Executive Vice President.

Statement of Condition as of December 31, 2003  
(All figures rounded and in thousands)

**Total Assets \$9,510,306**

**Total Capital \$775,776**

<u>OAHU BRANCHES</u>	<u>ADDRESS</u>	<u>CITY</u>	<u>STATE</u>	<u>ZIP CODE</u>
Aikahi Park	25 Kaneohe Bay Dr	Kailua	Hawaii	96734
Ala Moana	1441 Kapiolani Blvd	Honolulu	Hawaii	96814
Chinatown	101 N King St	Honolulu	Hawaii	96817
Ewa Beach	91-775 Papipi Rd	Ewa Beach	Hawaii	96706
Haleiwa	66-165 Kamehameha Hwy	Haleiwa	Hawaii	96712
Hawaii Kai	7192 Kalaniana'ole Hwy	Honolulu	Hawaii	96825
Hawaii Kai-Safeway	377 Keahole St	Honolulu	Hawaii	96825
Kahala Mall-Star	4211 Waialae Ave	Honolulu	Hawaii	96816
Kailua	636 Kailua Rd	Kailua	Hawaii	96734
Kailua-Safeway	200 Hamakua Dr	Kailua	Hawaii	96734
Kaimuki	3600 Waialae Ave	Honolulu	Hawaii	96816
Kalihi	1950 N King St	Honolulu	Hawaii	96819

**Directory of State-Chartered Banks**

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**(Bank of Hawaii – cont.)**

<u>OAHU BRANCHES (cont.)</u>	<u>ADDRESS</u>	<u>CITY</u>	<u>STATE</u>	<u>ZIP CODE</u>
Kamehameha Shopping Ctr-Star	1620 N School St	Honolulu	Hawaii	96817
Kaneohe	45-1001 Kamehameha Hwy	Kaneohe	Hawaii	96744
Kaneohe-Safeway	46-065 Kamehameha Hwy	Kaneohe	Hawaii	96744
Kaneohe-Star	46-023 Kamehameha Hwy	Kaneohe	Hawaii	96744
Kaneohe Bay-Marine Base	1196 Fifth St KMCBH	Kailua	Hawaii	96734
Kapahulu	727 Kapahulu Ave	Honolulu	Hawaii	96816
Kapolei	91-590 Farrington Hwy #140	Kapolei	Hawaii	96707
Kapolei-Safeway	91-590 Farrington Hwy	Kapolei	Hawaii	96707
Keeaumoku	1451 S King St	Honolulu	Hawaii	96814
Laie	55-510 Kamehameha Hwy	Laie	Hawaii	96762
Main	111 S King St	Honolulu	Hawaii	96813
Manoa	2752 Woodlawn Dr, #5-100	Honolulu	Hawaii	96822
Mapunapuna	2969 Mapunapuna Pl, #100	Honolulu	Hawaii	96819
Mililani	95-221 Kipapa Dr	Mililani	Hawaii	96789
Mililani-Safeway	94-780B Meheula Prkwy	Mililani	Hawaii	96789
Moiliili-Star	2470 S King St	Honolulu	Hawaii	96826
Pearl City	850 Kamehameha Hwy	Pearl City	Hawaii	96782
Pearl Harbor	4404 Malaai St.	Honolulu	Hawaii	96818
Pearlridge	98-211 Pali Momi St	Aiea	Hawaii	96701
University	1010 University Ave	Honolulu	Hawaii	96826
Wahiawa	634 California Ave	Wahiawa	Hawaii	96786
Waiakamilo	1617 Dillingham Blvd	Honolulu	Hawaii	96817
Waialae-Kahala	4634 Kilauea Ave	Honolulu	Hawaii	96816
Waianae	86-120 Farrington Hwy	Waianae	Hawaii	96792
Waikele	94-817 Lumiaina St.	Waipahu	Hawaii	96797
Waikiki	2228 Kalakaua Ave	Honolulu	Hawaii	96815
Waikiki-Kaiulani	120 Kaiulani Ave	Honolulu	Hawaii	96815
Waimalu	98-1277-P Kaahumanu St	Aiea	Hawaii	96701
Waipahu	94-712 Farrington Hwy	Waipahu	Hawaii	96797
Ward Plaza	210 Ward Ave	Honolulu	Hawaii	96814

**HAWAII BRANCHES**

Hamakua	45-574 Mamane St	Honokaa	Hawaii	96727
Kaikoo	120 Pauahi St	Hilo	Hawaii	96720
Kamuela	67-1191 Mamalahoa Hwy	Kamuela	Hawaii	96743
Kau (Pahala)	Corner of Kamani & Pikake	Pahala	Hawaii	96777

**Directory of State-Chartered Banks**

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**(Bank of Hawaii – cont.)**

<u>HAWAII BRANCHES</u>	<u>ADDRESS</u>	<u>CITY</u>	<u>STATE</u>	<u>ZIP CODE</u>
(cont.)				
Kealahou	81-6638 Mamalohoa Hwy	Kealahou	Hawaii	96750
Keauhou-KTA	78-6831 Alii Dr	Kona	Hawaii	96740
Kohala	Akoni Pule Hwy	Kapaau	Hawaii	96755
Kona	75-5595 Palani Rd	Kona	Hawaii	96740
Kona-Safeway	75-1027 Henry St	Kona	Hawaii	96740
Pahoa	Cnr Pahoa Govt Rd & Kauhale St	Pahoa	Hawaii	96778
Puainako-KTA	50 E Puainako St	Hilo	Hawaii	96720
Waiakea	417 E Kawili St	Hilo	Hawaii	96720

**KAUAI BRANCHES**

Hanapepe	3764 Hanapepe Rd	Hanapepe	Hawaii	96716
Kapaa	1407 Kuhio Hwy	Kapaa	Hawaii	96746
Lihue	4455 Rice St	Lihue	Hawaii	96766
Poipu	2360 Kiahuna Plantation Dr	Koloa	Hawaii	96756
Princeville	5-4280 Kuhio Hwy	Princeville	Hawaii	96722
Waimea	9801 Waimea Rd	Waimea	Hawaii	96796

**LANAI BRANCH**

Lanai	460 Eight St	Lanai	Hawaii	96763
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**MAUI BRANCHES**

Hana	Hana Shopping Ctr, Rm 3	Hana	Hawaii	96713
Kahana Gateway	4405 Honoapiilani Hwy	Lahaina	Hawaii	96761
Kahului	27 Puunene Ave	Kahului	Hawaii	96732
Kahului-Safeway	170 E Kamehameha Ave	Kahului	Hawaii	96732
Kihei	1279 S Kihei Rd – Azeka Place	Kihei	Hawaii	96753
Kihei-Star	1310 S Kihei Rd	Kihei	Hawaii	96753
Lahaina	Lahaina Shopping Ctr	Lahaina	Hawaii	96761
Maui Marketplace	270 Dairy Rd, Bldg J	Kahului	Hawaii	96732
Paia	35 Baldwin Ave	Paia	Hawaii	96779
Piilani-Safeway	277 Piikea Ave	Kihei	Hawaii	96753
Pukalani	5501 Pukalani St	Pukalani	Hawaii	96768
Wailuku	2105 Main St	Wailuku	Hawaii	96793

**Directory of State-Chartered Banks**

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**(Bank of Hawaii – cont.)**

**MOLOKAI BRANCH**      ADDRESS      CITY      COUNTRY      ZIP CODE

Kaunakakai      20 B Ala Malama St      Kaunakakai      Hawaii      96748

**SOUTH PACIFIC  
BRANCH**

American Samoa      PO Box 69      Pago Pago      American Samoa      96799

**WEST PACIFIC  
BRANCHES**

CNMI/Saipan – Garapan      PO Box 500566      Saipan, MP      Commonwealth  
of Northern  
Marianas  
Islands/Saipan      96950

CNMI/Saipan – Susupe      PO Box 500566      Saipan, MP      Commonwealth  
of Northern  
Marianas  
Islands/Saipan      96950

Palau-Koror      PO Box 340      Koror  
Palau Island      Republic of Palau      96940

**GUAM BRANCHES**

Agana Payless      118 Agana Shopping Center Route 4      Hagatna      Guam      96910

Hagatna      134 W Soledad Ave      Hagatna      Guam      96910

Harmon      1340-C N Marine Dr.      Upper Tumon      Guam      96913

Central Dededo      136 Kayen Chando St      Dededo      Guam      96921

Micronesia Mall Payless      1088 W Marine Dr., Suite 214      Dededo      Guam      96929

Oka Payless      291 Farenholt Ave      Tamuning      Guam      96911

Tamuning      683 S Marine Dr.      Tamuning      Guam      96913

Yigo Payless      525 Chalan Ramon Haya      Yigo      Guam      96929

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**Directory of State-Chartered Banks**

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**CENTRAL PACIFIC BANK**

220 South King Street  
Honolulu, Hawaii 96813  
Tel (808) 544-0500 (Oahu)  
Tel (800) 342-8422 (Neighbor Islands)  
Fax (808) 531-2875  
Website [www.centralpacificbank.com](http://www.centralpacificbank.com)  
E-mail [info@centralpacificbank.com](mailto:info@centralpacificbank.com)

**Clint Arnoldus**, Chairman of the Board, President and Chief Executive Officer; **Denis Isono**, Executive Vice President and Chief Operating Officer; **Neal K. Kanda**, Executive Vice President and Chief Financial Officer; **Blenn Fujimoto**, Executive Vice President and Chief Financial Services Officer; **Alwyn Chikamoto**, Executive Vice President and Chief Credit Officer; **Craig Hashimoto**, Executive Vice President and Human Services Director.

Statement of Condition as of December 31, 2003  
(All figures rounded and in thousands)

**Total Assets \$2,150,401**

**Total Capital \$182,436**

<u>OAHU BRANCHES</u>	<u>ADDRESS</u>	<u>CITY</u>	<u>STATE</u>	<u>ZIP CODE</u>
Hawaii Kai	6600 Kalaniana'ole Hwy, # 107	Honolulu	Hawaii	96825
Kahala-Times	1173 21st Ave	Honolulu	Hawaii	96816
Kaheka-Daiei	801 Kaheka St	Honolulu	Hawaii	96814
Kailua-Daiei	345 Hahani St	Kailua	Hawaii	96734
Kaimuki	3465 Wai'ale'ale Ave	Honolulu	Hawaii	96816
Kalihi	2024 N King St	Honolulu	Hawaii	96819
Kaneohe	45-1151 Kamehameha Hwy	Kaneohe	Hawaii	96744
King-Smith	76 N King St	Honolulu	Hawaii	96817
Main	220 S King St	Honolulu	Hawaii	96813
Makiki	818 Keeaumoku St	Honolulu	Hawaii	96814
Mapunapuna	960 Mapunapuna St	Honolulu	Hawaii	96819
Mililani	95-720 Lanikuhana Ave	Mililani	Hawaii	96789
Moilili	2615 S King St	Honolulu	Hawaii	96826
Pearl City-Daiei	850 Kamehameha Hwy	Pearl City	Hawaii	96782
Pearlridge	98-150 Kaono'hi St	Aiea	Hawaii	96701
Royal Kunia-Times	94-615 Kupu'ohi St	Waipahu	Hawaii	96797
Waikiki	105 Uluniu Ave	Honolulu	Hawaii	96815

**Directory of State-Chartered Banks**

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**(Central Pacific Bank – cont.)**

<b><u>OAHU BRANCHES (cont.)</u></b>	<b><u>ADDRESS</u></b>	<b><u>CITY</u></b>	<b><u>STATE</u></b>	<b><u>ZIP CODE</u></b>
Waipahu	94-210 Pupukahi St	Waipahu	Hawaii	96797
Ward	505 Ward Ave	Honolulu	Hawaii	96814
 <b><u>HAWAII BRANCHES</u></b>				
Hilo	525 Kilauea Ave	Hilo	Hawaii	96720
Kailua-Kona	75-1010 Henry St	Kona	Hawaii	96740
 <b><u>KAUAI BRANCH</u></b>				
Lihue	4364 Rice St	Lihue	Hawaii	96766
 <b><u>MAUI BRANCHES</u></b>				
Kahului	85 W Kaahumanu St	Kahului	Hawaii	96732
Kihei	207 Piikea Ave, Ste 6-63	Kihei	Hawaii	96753

**Directory of State-Chartered Banks**

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**CITY BANK**

201 Merchant Street  
 Honolulu, Hawaii 96813  
 Tel (808) 535-2500  
 Website [www.citybankhi.com](http://www.citybankhi.com)

**Lionel Y. Tokioka**, Chairman of the Board; **Ronald K. Migita**, Vice Chairman and Chief Executive Officer; **Richard C. Lim**, President and Chief Operating Officer; **Dean Hirata**, Executive Vice President and Treasurer; **Warren Y. Kunimoto**, Executive Vice President; **Jasen Takei**, Executive Vice President; **Douglas R. Weld**, Executive Vice President; **Caryn S. Morita**, Corporate Secretary; **Hope M. Chang**, Assistant Secretary.

Statement of Condition as of December 31, 2003  
 (All figures rounded and in thousands)

**Total Assets \$1,903,187**

**Total Capital \$159,821**

<u>OAHU BRANCHES</u>	<u>ADDRESS</u>	<u>CITY</u>	<u>STATE</u>	<u>ZIP CODE</u>
Bethel	1018 Bethel St	Honolulu	Hawaii	96813
Bishop	1111 Bishop St	Honolulu	Hawaii	96813
Kahala Mall	4211 Waialae Ave	Honolulu	Hawaii	96816
Kailua	419 Kuulei Rd	Kailua	Hawaii	96734
Kalihi	2119 N King St	Honolulu	Hawaii	96819
Kaneohe	45-1054 Kamehameha Hwy	Kaneohe	Hawaii	96744
Kapahulu	909 Kapahulu Ave	Honolulu	Hawaii	96816
Kapalama	1535 Dillingham Blvd	Honolulu	Hawaii	96817
Kapiolani	1600 Kapiolani Blvd	Honolulu	Hawaii	96814
Kapolei	1001 Kamokila Blvd, #104	Kapolei	Hawaii	96707
Main	201 Merchant St	Honolulu	Hawaii	96813
Makiki	1338 S Beretania St	Honolulu	Hawaii	96814
McCully	2002 S King St	Honolulu	Hawaii	96826
Wahiawa	935 California Ave	Wahiawa	Hawaii	96786
Waikiki	2250 Kalakaua Ave	Honolulu	Hawaii	96815
Waimalu	98-1247 Kaahumanu St	Aiea	Hawaii	96701
Waipahu	94-210 Pupukahi St	Waipahu	Hawaii	96797

**Directory of State-Chartered Banks**

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(City Bank – cont.)

<u>HAWAII BRANCHES</u>	<u>ADDRESS</u>	<u>CITY</u>	<u>STATE</u>	<u>ZIP CODE</u>
Hilo	333 Kilauea Ave	Hilo	Hawaii	96720
Kona	75-1027 Henry St, Ste 111B	Kailua-Kona	Hawaii	96740
 <u>KAUAI BRANCH</u>				
Lihue	4100 Rice St	Lihue	Hawaii	96766
 <u>MAUI BRANCHES</u>				
Kahului	285 W. Kaahumanu Ave, #101	Kahului	Hawaii	96732
Kihei	1819 S Kihei Rd, # D-109	Maui	Hawaii	96753
 <u>CALIFORNIA LOAN CENTERS</u>				
Newport Beach	4590 McArthur Blvd., Ste 300	Newport Beach	California	92660
Roseville	2130 Professional Dr., Ste 190	Roseville	California	95661

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**Directory of State-Chartered Banks**

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**FIRST HAWAIIAN BANK**

999 Bishop Street  
(PO Box 3200, Honolulu, HI 96847-0001)  
Honolulu, Hawaii 96813  
Tel (808) 525-6340  
Website [www.fhb.com](http://www.fhb.com)

**Walter A. Dods, Jr.**, Chairman and Chief Executive Officer; **Donald G. Horner**, President and Chief Operating Officer; **Albert M. Yamada**, Vice Chairman and Chief Financial Officer; **William E. Atwater, III**, Executive Vice President, General Counsel and Secretary; **Anthony R. Guerrero, Jr.**, Vice Chairman; **Gary L. Caulfield**, Vice Chairman; **W. B. Johnstone**, Executive Vice President and Treasurer; **Gerald Keir**, Executive Vice President; **David Madison**, Executive Vice President; **John Landgraf**, Executive Vice President; **Robin S. Midkiff**, Executive Vice President; **Frederick J. Shine, III**, Executive Vice President and Chief Credit Officer; **Sheila M. Sumida**, Executive Vice President; **Barbara Tomber**, Executive Vice President; **Mark H. Felmet**, Executive Vice President and Group Manager; **Robert T. Fujioka**, Executive Vice President and Group Manager; **Raymond S. Ono**, Executive Vice President and Segment Manager; **Edward Y.W. Pei**, Executive Vice President and Group Manager; **Linda B. Cornejo**, Executive Vice President; **Brandt G. Farias**, Executive Vice President; **Corbett K. Kalama**, Executive Vice President.

Statement of Condition as of December 31, 2003  
(All figures rounded and in thousands)

**Total Assets \$9,933,541**

**Total Capital \$1,872,059**

<u>OAHU BRANCHES</u>	<u>ADDRESS</u>	<u>CITY</u>	<u>STATE</u>	<u>ZIP CODE</u>
Aina Haina	Aina Haina Shopping Ctr	Honolulu	Hawaii	96821
Chinatown	2 N King St	Honolulu	Hawaii	96817
Eaton Square	444 Hobron Ln	Honolulu	Hawaii	96815
Ewa Beach	91-919 Ft Weaver Rd	Ewa Beach	Hawaii	96706
Haleiwa	66-135 Kamehameha Hwy	Haleiwa	Hawaii	96712
Hawaii Kai	7110 Kalaniana'ole Hwy	Honolulu	Hawaii	96825
Hickam	30 Hickam Ct, Hickam AFB	Honolulu	Hawaii	96818
Kahala	1348 Hunakai St	Honolulu	Hawaii	96816
Kahuku	56-565 Kamehameha Hwy	Kahuku	Hawaii	96731
Kailua	705 Kailua Rd	Kailua	Hawaii	96734
Kaimuki	3599 Wai'ale'ale Ave	Honolulu	Hawaii	96816
Kalihi	2250 N King St	Honolulu	Hawaii	96819
Kaneohe	45-480 Kaneohe Bay Dr, Bldg H	Kaneohe	Hawaii	96744
Kaneohe Bay	46-047 Kamehameha Hwy	Kaneohe	Hawaii	96744
Kapahulu	433 Kapahulu Ave	Honolulu	Hawaii	96815
Kapiolani	1580 Kapiolani Blvd	Honolulu	Hawaii	96814
Kapolei	590 Farrington Hwy	Kapolei	Hawaii	96707

**Directory of State-Chartered Banks**

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**(First Hawaiian Bank – cont.)**

<u>OAHU BRANCHES (cont.)</u>	<u>ADDRESS</u>	<u>CITY</u>	<u>STATE</u>	<u>ZIP CODE</u>
King-Liliha	445 N King St	Honolulu	Hawaii	96817
Liliha	1420 Liliha St	Honolulu	Hawaii	96817
Main	999 Bishop St	Honolulu	Hawaii	96813
Makiki	1111 S Beretania St	Honolulu	Hawaii	96814
Manoa	2764 Woodlawn Dr	Honolulu	Hawaii	96822
Mililani	95-390 Kuahelani St	Mililani	Hawaii	96789
Moanalua	1000 Mapunapuna St	Honolulu	Hawaii	96819
Pearl City	890 Kamehameha Hwy	Pearl City	Hawaii	96782
Pearlridge	98-1071 Moanalua Rd	Aiea	Hawaii	96701
Sand Island	111 Sand Island Access Rd # R-20	Honolulu	Hawaii	96819
Schofield	Bldg 3321 Schofield Barracks	Wahiawa	Hawaii	96857
University	2411 S King St	Honolulu	Hawaii	96826
Wahiawa	730 California Ave	Wahiawa	Hawaii	96786
Waianae	86-020 Farrington Hwy	Waianae	Hawaii	96792
Waikiki	2181 Kalakaua Ave	Honolulu	Hawaii	96815
Waipahu	94-205 Leoku St	Waipahu	Hawaii	96797
Ward	250 Ward Ave, # 140	Honolulu	Hawaii	96814

**HAWAII BRANCHES**

Hilo	1205 Kilauea Ave	Hilo	Hawaii	96720
Honokaa	45-3538 Mamane St at Kika St	Honokaa	Hawaii	96727
Kamehameha	120 Waianuenue Ave	Hilo	Hawaii	96720
Kamuela	67-1189 Mamalahoa Hwy	Kamuela	Hawaii	96743
Kealahou	81-6626 Mamalahoa Hwy	Kealahou	Hawaii	96750
Kona	74-5593 Palani Rd	Kailua-Kona	Hawaii	96740
Pahoa	Government Main Rd	Pahoa	Hawaii	96778
Waikoloa	68-1845 Waikoloa Rd	Waikoloa	Hawaii	96738

**KAUAI BRANCHES**

Hanapepe-Ellele	Ellele Shopping Ctr, Bldg 606	Ellele	Hawaii	96705
Kapaa	4-1366 Kuhio Hwy	Kapaa	Hawaii	96746
Koloa	3506 Waikomo Rd	Kauai	Hawaii	96756
Kukui Grove	3-2600 Kaumualii Hwy, # 1023	Lihue	Hawaii	96766
Lihue	4423 Rice St	Lihue	Hawaii	96766
Princeville	5-4280 Kuhio Hwy	Princeville	Hawaii	96722



**BANK OF THE ORIENT**

Administrative Office  
233 Sansome Street  
San Francisco, California 94104  
Tel (415) 338-0853  
Tel (808) 543-3700 (Honolulu)  
Website [www.bankorient.com](http://www.bankorient.com)

Regional Manager and Senior Vice President – **David Chiu**

**Ernest L. Go**, Chairman of the Board and Chief Executive Officer; **John Ng**, Executive Vice President and Chief Operating Officer.

<u>OAHU BRANCHES</u>	<u>ADDRESS</u>	<u>CITY</u>	<u>STATE</u>	<u>ZIP CODE</u>
Main	765 Bishop St	Honolulu	Hawaii	96813
Manoa	2851 E Manoa Rd	Honolulu	Hawaii	96822

**HOMESTREET BANK**

Honolulu Office  
1221 Kapiolani Boulevard, Suite 644  
Honolulu, Hawaii 96814  
Tel (808) 596-0343  
Fax (808) 593-2540  
Website [www.homestreetbank.com](http://www.homestreetbank.com)

Hawaii Manager and Senior Vice President – **Gary K. Kai**

**Bruce W. Williams**, Chief Executive Office; **Joan L. Enticknap**, President; **Debra L. Johnson**, Executive Vice President; **Richard W. H. Bennion**, Executive Vice President; **Patricia A. Leach**, Executive Vice President.

<u>OAHU BRANCH</u>	<u>ADDRESS</u>	<u>CITY</u>	<u>STATE</u>	<u>ZIP CODE</u>
Honolulu	2 S King St	Honolulu	Hawaii	96813

  

<u>HAWAII BRANCH</u>	<u>ADDRESS</u>	<u>CITY</u>	<u>STATE</u>	<u>ZIP CODE</u>
Hilo	111 Aupuni St, # 102	Hilo	Hawaii	96720

**PHILIPPINE NATIONAL BANK**

**Honolulu Agency**

1145 Bishop Street, 2<sup>nd</sup> floor

Honolulu, Hawaii 96813

Tel (808) 521-1493

Fax (808) 533-2842

E-mail [pnb.honolulu@verizon.net](mailto:pnb.honolulu@verizon.net)

General Manager - **Jose R. Guevara, Jr.**

**Francisco A. Dizon**, Chairman of the Board; **Lorenzo V. Tan**, Vice Chairman, President and Chief Executive Officer; **Santiago Cua, Jr.**, Senior Executive Vice President; **Anthony Q. Chua**, Executive Vice President (Global Operations); **Mervyn G. Encanto**, Executive Vice President (International Banking Sector); **Federico Y. Cadiz, Jr.**, Executive Vice President (Asset Sales); **Asterio L. Favis, Jr.**, Executive Vice President (Treasury Group); **Carmen G. Huang**, Executive Vice President, Chief Financial Officer, and Chief of Staff; **Omar Byron T. Mier**, Executive Vice President and Chief Credit Officer.

**Directory of Depository Financial Services Loan Companies**

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**FINANCE FACTORS, LIMITED**

1164 Bishop Street Suite 300  
 Honolulu, Hawaii 96813  
 (PO Box 3979, 96812-3979)  
 Tel (808) 548-3311  
 Website [www.financefactors.com](http://www.financefactors.com)  
 E-mail [stevet@financefactors.com](mailto:stevet@financefactors.com)

**Daniel B. T. Lau**, Chairman of the Board and Secretary; **Russell J. Lau**, Vice Chairman of the Board and Chief Executive Officer; **Steven J. Teruya**, President and Chief Operating Officer.

Statement of Condition as of December 31, 2003  
 (All figures rounded and in thousands)

**Total Assets \$466,152**

**Total Capital \$48,072**

<u>OAHU BRANCHES</u>	<u>ADDRESS</u>	<u>CITY</u>	<u>STATE</u>	<u>ZIP CODE</u>
Downtown	1164 Bishop St	Honolulu	Hawaii	96813
Kahala	4224 Waialae Ave	Honolulu	Hawaii	96816
Kailua	602 Kailua Rd, #103	Kailua	Hawaii	96734
Kalihi	1620 N School St	Honolulu	Hawaii	96817
Kapahulu	2927 Kapiolani Blvd	Honolulu	Hawaii	96826
Kapiolani	1600 Kapiolani Blvd, # 109	Honolulu	Hawaii	96814
Pearl City	850 Kamehameha Hwy	Pearl City	Hawaii	96782

**HAWAII BRANCHES**

Hilo	427 Kilauea Ave	Hilo	Hawaii	96720
Kealahou-Kona	81-6629 Mamalahoa Hwy	Kealahou-Kona	Hawaii	96750

**HAWAII LOAN CENTERS**

Hilo	427 Kilauea Ave, Ste B-10B	Hilo	Hawaii	96720
Kailua-Kona	74-5620 Palani Rd, Ste 210	Kailua-Kona	Hawaii	96740

**KAUAI BRANCH**

Lihue	4393 Kukui Grove St, Ste A	Lihue	Hawaii	96766
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**Directory of Depository Financial Services Loan Companies**

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**(Finance Factors, Limited – cont.)**

<u>MAUI BRANCH</u>	<u>ADDRESS</u>	<u>CITY</u>	<u>STATE</u>	<u>ZIP CODE</u>
Kahului	140 Hoohana St, Ste 111	Kahului	Hawaii	96732
 <u>MAUI LOAN CENTER</u>				
Kahului	140 Hoohana St, Ste 112	Kahului	Hawaii	96732
 <u>GUAM LOAN CENTER</u>				
Tamuning	719 S Marine Dr, Ste 103	Tamuning	Guam	96911

**GECC FINANCIAL CORPORATION**

747 Fort Street Mall, Suite 1200  
Honolulu, Hawaii 96813  
Tel (808) 527-8200  
Fax (808) 527-8262

**Jack W. Inglis**, Chairman of the Board; **Alan R. Cumpston**, President and Chief Executive Officer.

Statement of Condition as of December 31, 2003  
(All figures rounded and in thousands)

**Total Assets \$8,027**

**Total Capital \$4,446**

Note: GECC Financial Corporation converted to a Non Depository Financial Services Loan Company as of December 31, 2003.

**ASB REALTY CORPORATION**

915 Fort Street, #601  
Honolulu, Hawaii 96813  
Tel (808) 539-7121  
Fax (808) 539-7926  
E-mail [schong@asbhawaii.com](mailto:schong@asbhawaii.com)

**Alvin N. Sakamoto**, Chairman and President; **David K. Todani**, Vice President; **Stanley K. W. Chong**, Secretary; **Gary Horita**, Treasurer.

**ACCREDITED HOME LENDERS, INC.**

1188 Bishop Street, Suite 1111  
Honolulu, Hawaii 96813  
Tel (808) 371-3601  
Fax (909) 537-5690

**James K. Konrath**, Chief Executive Officer; **Ray W. McKewon**, Executive Vice President and Secretary; **Joseph J. Lydon**, President and Chief Operating Officer; **John S. Buchanan**, Chief Financial Officer.

**AMERICAN GENERAL FINANCIAL SERVICES OF HAWAII, INC.**

94-1040 Waipio-Uka Street  
Waipahu, Hawaii 96797  
Tel (808) 671-5664

District Manager - **Alvin Tanaka**

**Frederick W. Geissinger**, Chairman, Chief Executive Officer and President; **Ben D. Hendrix**, Executive Vice President; **Donald R. Breivogel, Jr.**, Senior Vice President and Chief Financial Officer; **Timothy M. Hayes**, Senior Vice President, Secretary and General Counsel; **Bryan A. Binyon**, Vice President and Treasurer.

<u>OAHU BRANCHES</u>	<u>ADDRESS</u>	<u>CITY</u>	<u>STATE</u>	<u>ZIP CODE</u>
Honolulu	555 N King St, Bldg A, Sp 106	Honolulu	Hawaii	96817
Kaneohe	46-028 Kawa St, Ste A-9	Kaneohe	Hawaii	96744
Pearl City	98-1254 Kaahumanu St	Pearl City	Hawaii	96782
Waipahu	94-1040 Waipio-Uka St	Waipahu	Hawaii	96797

**Directory of Non Depository Financial Services Loan Companies**

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(American General Financial Services of Hawaii, Inc. – cont.)

<u>HAWAII BRANCHES</u>	<u>ADDRESS</u>	<u>CITY</u>	<u>STATE</u>	<u>ZIP CODE</u>
Hilo	395 Kilauea Ave, Unit B3	Hilo	Hawaii	96720
Kona	75-5737 Kuakini Hwy, #104	Kona	Hawaii	96740

MAUI BRANCH

Kahului	250 Alamaha St, Ste N15	Kahului	Hawaii	96732
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**BENEFICIAL HAWAII INC.**

826 Fort Street  
Honolulu, Hawaii 96813  
Tel (808) 533-4202  
Fax (808) 533-3425  
Website [www.beneficial.com](http://www.beneficial.com)

District Group Manager – **Roy Gerber**

**T.M. Detelich**, President; **J. A. Vozar, Jr.**, Executive Vice President and Chief Financial Officer; **M. J. Bromley**, Vice President and Secretary; **B. B. Moss, Jr.**, Vice President and Treasurer.

<u>OAHU BRANCHES</u>	<u>ADDRESS</u>	<u>CITY</u>	<u>STATE</u>	<u>ZIP CODE</u>
Honolulu	1199 Dillingham Blvd, # C-103	Honolulu	Hawaii	96817
Kaneohe	45-955 Kamehameha Hwy	Kaneohe	Hawaii	96744
Main	826 Fort Street Mall	Honolulu	Hawaii	96813
Wahiawa	823 California Ave, # 31-A	Wahiawa	Hawaii	96786

HAWAII BRANCH

Hilo	99 Aupuni St, # 101	Hilo	Hawaii	96720
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KAUAI BRANCH

Lihue	3-2600 Kaumualii Hwy, Ste B17	Lihue	Hawaii	96766
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MAUI BRANCH

Kahului	425 Koloa St, Suite 101A	Kahului	Hawaii	96732
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**Directory of Non Depository Financial Services Loan Companies**

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**CPB REAL ESTATE, INC.**

220 South King Street, Suite 550  
Honolulu, Hawaii 96813  
Tel (808) 544-0627  
Fax (808) 532-6825

**Clint Arnoldus**, Chairman, President, and Chief Executive Officer; **Neal Kanda**, Vice President and Treasurer; **Sherri Yim**, Vice President, Assistant Treasurer, and Assistant Secretary; **Glenn Ching**, Vice President and Secretary.

**CITIFINANCIAL, INC.**

(a Hawaii Corporation)  
700 Bishop Street, Suite 1010  
Honolulu, Hawaii 96813  
Tel (808) 531-2569

**Harry Goff**, Chairman and President; **Philip B. Agnew**, Vice President; **Linda S. Davis**, Vice President; **Martin J. Wong**, Vice President and Secretary; **Jeffrey J. Carter**, Treasurer; **Bill Brune**, Vice President; **Gordon M. Takaki**, Vice President.

<u>OAHU BRANCHES</u>	<u>ADDRESS</u>	<u>CITY</u>	<u>STATE</u>	<u>ZIP CODE</u>
Aiea	98-199 Kamehameha Hwy, # A-1	Aiea	Hawaii	96701
Haleiwa	66-145 Kamehameha Hwy	Haleiwa	Hawaii	96712
Honolulu	700 Bishop St, Suite 1010	Honolulu	Hawaii	96813
Honolulu	197 S Hotel St	Honolulu	Hawaii	96813
Honolulu	1286 Kalani St, # 109	Honolulu	Hawaii	96817
Honolulu	1440 Kapiolani Blvd, # 107	Honolulu	Hawaii	96814
Honolulu	2153 N King St, # 109	Honolulu	Hawaii	96819
Honolulu	2320 S King St	Honolulu	Hawaii	96826
Kailua	116 Hekili St, # 104	Kailua	Hawaii	96734
Kaneohe	45-1117 Kamehameha Hwy, # 103	Kaneohe	Hawaii	96744
Kapolei	890 Kamokila Blvd, # 130	Kapolei	Hawaii	96707
Mililani	95-1249 Meheula Pkwy, # B-7	Mililani	Hawaii	96789
Wahiawa	846 Kilani Ave	Wahiawa	Hawaii	96786
Waipahu	94-866 Moloalo St, Ste D2	Waipahu	Hawaii	96797

**HAWAII BRANCHES**

Hilo	315 Makaala St, # 112	Hilo	Hawaii	96720
Hilo	220 Kamehameha Ave	Hilo	Hawaii	96720
Kona	75-5660 Kopiko St, # D2	Kona	Hawaii	96740

**Directory of Non Depository Financial Services Loan Companies**

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**(CitiFinancial, Inc. – cont.)**

<u>KAUAI BRANCH</u>	<u>ADDRESS</u>	<u>CITY</u>	<u>STATE</u>	<u>ZIP CODE</u>
Lihue	4370 Kukui Grove St, # 104	Lihue	Hawaii	96766

**MAUI BRANCHES**

Kahului	333 Dairy Rd, # 101-B	Kahului	Hawaii	96732
Lahaina	840 Wainee St, # H-4	Lahaina	Hawaii	96761

**COUNTRYWIDE HOME LOANS, INC.**

55 Merchant Street, Suite 1600  
Honolulu, Hawaii 96813  
Tel (808) 275-8900  
Fax (808) 275-2044  
E-Mail [customers@countrywide.com](mailto:customers@countrywide.com)

Area Manager – **Jon Whittington**

**Angelo R. Mozilo**, Chairman; **Stanford L. Kurland**, President and Chief Executive Officer; **Sandor E. Samuels**, Managing Director, General Counsel and Secretary; **Carlos Manuel Garcia**, Senior Managing Director and Chief of Operations; **Thomas Keith McLaughlin**, Managing Director and Chief Financial Officer.

<u>OAHU BRANCHES</u>	<u>ADDRESS</u>	<u>CITY</u>	<u>STATE</u>	<u>ZIP CODE</u>
Honolulu	55 Merchant St, Ste 1600	Honolulu	Hawaii	96813
Honolulu	841 Bishop St, Ste 1530	Honolulu	Hawaii	96813
Honolulu	225 Queen St, Ste 100	Honolulu	Hawaii	96813
Kailua	118 Hekili St	Kailua	Hawaii	96734
Pearl City	1000 Kamehameha Hwy, Ste 222	Pearl City	Hawaii	96782

**HAWAII OFFICE**

Hilo	111 E Puainako St, Ste 101A	Hilo	Hawaii	96720
Kailua-Kona	75-1000 Henry St, Ste 205	Kailua-Kona	Hawaii	96740

**MAUI AGENCY OFFICE**

Maui	425 Koloa St, Ste 103	Pukalani	Hawaii	96732
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**FHL LEASE HOLDING COMPANY, INC.**

1580 Kapiolani Blvd, 3<sup>rd</sup> Floor  
Honolulu, Hawaii 96814  
Tel (808) 943-4905  
Fax (808) 943-4975

**Donald G. Horner**, Chairman of the Board and Chief Executive Officer; **Stephen J. Marcuccilli**, President; **Albert M. Yamada**, Vice President and Treasurer; **William E. Atwater**, Vice President and Secretary; **Pamela R. Fern**, Vice President; **Brian Y. C. Lau**, Vice President; **George H. Lumsden**, Vice President and General Auditor.

**FIRST FINANCE COMPANY OF MOLOKAI**

PO Box 615  
Kaunakakai, Molokai 96748  
Tel (808) 553-5545  
Fax (808) 553-8415  
E-mail [ffcomkk@aloha.net](mailto:ffcomkk@aloha.net)

**Peter K. Cockett**, President and Manager; **Patrick Cummins**, Vice President; **Wilma Souza**, Secretary; **Eric Stack**, Treasurer; **Mary Theresa Reelitz**, Assistant Secretary and Assistant Treasurer.

**FORD MOTOR CREDIT COMPANY**

1585 Kapiolani Boulevard, Suite 922  
Honolulu, Hawaii 96814  
Tel (808) 946-3200  
Fax (800) 781-8225

Hawaii Manager - **Walter Lawson**

**William Clay Ford, Jr.**, Chairman and Chief Executive Officer, WHQ; **Gregory C. Smith**, Chairman and Chief Executive Officer, Ford Financial, FMCC; **Michael M.E. Bannister**, President and Chief Operating Officer, Ford Credit, FMCC; **Terry D. Chenault**, President, Global Operations and Tech., FMCC.

**FULL SPECTRUM LENDING, INC.**

700 Bishop Street  
Honolulu, Hawaii 96813  
Tel (808) 532-0922  
Website [www.FullSpectrumLending.com](http://www.FullSpectrumLending.com)

Branch Manager – **Paul Tamashiro**

**Greg Lumsden**, President and Chief Executive Officer; **Rob Schreibman**, Senior Vice President and Chief Financial Officer; **Sandor Samuels**, Secretary.

**GE CAPITAL HAWAII, INC.**

Topa Financial Center  
Fort Street Tower  
745 Fort Street Mall, Suite 1200  
Honolulu, Hawaii 96813  
Tel (808) 527-8200  
Fax (808) 527-8262

**Jack W. Inglis**, Chairman of the Board, Chief Executive Officer and President; **Alan R. Cumpston**, Executive Vice President.

**GMAC MORTGAGE CORPORATION**

629 Kailua Road  
Kailua, Hawaii 96734  
Tel (808) 263-4622  
Fax (808) 263-5935

**David Applegate**, Chairman, President and Chief Executive Officer; **Ralph Hall**, Executive Vice President; **Robert H. Patterson**, Senior Vice President and Secretary; **Dennis Geer**, Executive Vice President and Chief Administrative Officer; **Thomas P. Stenger**, Senior Vice President and Treasurer; **James R. Hillsman**, Executive Vice President and Chief Financial Officer; **Barry J. Bier**, Executive Vice President.

<u>OAHU BRANCHES</u>	<u>ADDRESS</u>	<u>CITY</u>	<u>STATE</u>	<u>ZIP CODE</u>
Honolulu	800 Fort Street Mall, Stes 100 & 102	Honolulu	Hawaii	96813
Kailua	629 Kailua Rd	Kailua	Hawaii	96734

**GENERAL MOTORS ACCEPTANCE CORPORATION**

1357 Kapiolani Boulevard, #1070  
Honolulu, Hawaii 96814  
Tel (808) 951-2050

Manager – **Whit Michel**

**Eric A. Feldstein**, Chairman and Chief Executive Officer; **John E. Gibson**, Executive Vice President; **William F. Muir**, Executive Vice President and Chief Financial Officer; **Susan G. Hauseman**, Treasurer; **Cathy L. Quenneville**, Secretary.

**HONOWAI INVESTMENT CO., LTD.**

600 Kapiolani Boulevard, Suite 205  
Honolulu, Hawaii 96813  
Tel (808) 533- 4484  
Fax (808) 533-4402

**Jason K. Lau**, President and Treasurer; **Deborah Y. L. Lau**, Secretary.

**HOUSE OF FINANCE, INC.**

1810 North King Street, Suite A  
Honolulu, Hawaii 96819  
Tel (808) 847-8493  
Fax (808) 847-8747  
E-mail [ROLAND@HOFINC.NET](mailto:ROLAND@HOFINC.NET)

**Roland C. Casamina**, President and Chief Executive Officer; **Evelyn Casamina**, Vice President and Secretary; **Marsha Kamao**, Assistant Vice President - Operations.

**INVESTORS FINANCE, INC.**

820 Mililani Street, Suite 300  
Honolulu, Hawaii 96813  
Tel (808) 533-7437  
Fax (808) 521-4712  
E-mail [Monaco@ohanafinance.com](mailto:Monaco@ohanafinance.com)

**Michael S. Monaco**, Chairman and Chief Executive Officer; **Wade W. Richardson**, President; **Richard R. Weaver**, Chief Financial Officer and Secretary.

<u>CALIFORNIA BRANCH</u>	<u>ADDRESS</u>	<u>CITY</u>	<u>STATE</u>	<u>ZIP CODE</u>
California	9750 Miramar Rd, Ste 133	San Diego	California	92126

**KAUAI ISLAND FINANCE, INC.**

2973 Umi Street  
Lihue, Hawaii 96766  
Tel (808) 245-6968  
Fax (808)246-0141

**Richard K. Maeda**, President; **Bernadette H. Sakoda**, Executive Vice President and Manager; **Wayne R. Ellis**, Vice President; **Morris Shinsato**, Secretary; **Roy Tanaka**, Treasurer.

**MAUI INDUSTRIAL LOAN & FINANCE COMPANY, INC.**

140 North Market Street, Suite 201  
Wailuku, Hawaii 96793  
Tel (808) 244-9143  
Fax (808) 244-1375

**Lloyd Y. Kimura**, President and Secretary; **Jennie H. Kimura**, Vice President and Treasurer.

**MERRILL LYNCH CREDIT CORPORATION**

Pauahi Tower Penthouse  
1001 Bishop Street, Suite 2800  
Honolulu, Hawaii 96813  
Tel (808) 525-7300  
Fax (808) 525-7374

Managing Director – **Judith Perry**

**Lawrence P. Washington**, President, Chairman of the Board and Chief Executive Officer; **Arpad Dobransky**, Vice President and Treasurer; **George T. Morrison**, Vice President and Secretary.

**MORGAN STANLEY DEAN WITTER CREDIT CORPORATION**

1001 Bishop Street, Suite 1600  
Honolulu, Hawaii 96813  
Tel (808) 525-6900  
Fax (808) 525-6901  
E-Mail [paul.loo@morganstanley.com](mailto:paul.loo@morganstanley.com)

Manager – **Paul C. T. Loo**

**Margaret J. Bellock**, President and Chief Executive Officer; **Thomas F. White**, Senior Vice President and Chief Operating Officer; **David L. Bianucci**, Senior Vice President and Treasurer; **Joseph L. Reading**, Senior Vice President; **S. Michael Smith**, Senior Vice President; **William H. Clugston**, Secretary.

**MUTUAL FINANCE COMPANY, LIMITED**

1165 Bethel Street, 2<sup>nd</sup> Floor  
Honolulu, Hawaii 96813  
Tel (808) 539-9777  
Fax (808) 521-2714

**Franklin M. Tokioka**, Chairman of the Board and President; **Davadass Ramadass**, Vice President and Treasurer; **Franklin M. Tokioka II**, Vice President; **John Popovich**, Vice President; **Arthur Shida**, Secretary.

**NEW CENTURY MORTGAGE CORPORATION**

841 Bishop Street, Suite 2001  
Honolulu, Hawaii 96813  
Tel (808) 531-5500  
Fax (949) 224-5718  
Website [ncen.com](http://ncen.com)

Branch Manager – **William Stutzmann**

**Bradley A. Morrice**, Chairman of Board and Chief Executive Officer; **Patrick Flanagan**, President; **Edward F. Gotschall**, Executive Vice President; **Patrick H. Rank**, President, Retail Operations; **Lawrence E. Moretti**, Senior Vice President, CAO, and CIO; **Patti M. Dodge**, Chief Financial Officer; **Stergios Theologides**, Vice President and Secretary.

**OK FINANCE, INC.**

City Financial Tower  
201 Merchant Street, Suite 1650  
Honolulu, Hawaii 96813  
Tel (808) 526-1214  
Fax (808) 523-1488

**Yoshinori Ito**, President; **Paul S. Mori**, Secretary, Treasurer, and Manager.

**SAFETY LOAN COMPANY, LTD.**

2065 South King Street, Room 105  
Honolulu, Hawaii 96826  
Tel (808) 946-4894  
Fax (808) 946-2077

**Sonny Okada**, Chief Executive Officer; **Judy Okada**, President and Secretary; **Gavin Hubbard**, Vice President; **Wesley Nakamura**, Vice President; **Walter Okada**, Treasurer.

<u>OAHU BRANCHES</u>	<u>ADDRESS</u>	<u>CITY</u>	<u>STATE</u>	<u>ZIP CODE</u>
Honolulu	2065 South King St, Room 105	Honolulu	Hawaii	96826
Kalihi	2255 N School St	Honolulu	Hawaii	96819

**STANDARD FINANCIAL CORP.**

705 South King Street, Suite 204  
Honolulu, Hawaii 96813  
Tel (808) 531-6515

**Allan S. Totoki**, President; **Rona S. Totoki**, Secretary; **Adele Lum**, Vice President-Finance/Treasurer.

**Directory of Non Depository Financial Services Loan Companies**

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**WELLS FARGO FINANCIAL HAWAII, INC.**

26 Hoolai Street  
Kailua, Hawaii 96734  
Tel (808) 262-6584  
Fax (808) 262-7875

District Manager – **Leonard P.R. Fernandes**

**Christopher J. Adam**, President; **Patrick Tom**, Vice President; **Gary M. Poetting**, Vice President; **Faye L. Kunz**, Secretary; **Steven N. Owenson**, Treasurer; **Dean R. Anderson**, Vice President; **Mike J. Arthur**, Vice President; **Richard J. Barrent**, Vice President; **Patricia Callahan**, Vice President; **Wyetta Hammer**, Vice President; **Lyndon W. Hohwieler**, Vice President; **Craig D. Jones**, Vice President; **Bruce A. Miller**, Vice President; **Reed W. Ramsay**, Vice President; **Brian A. Spensley**, Vice President.

<u>OAHU BRANCHES</u>	<u>ADDRESS</u>	<u>CITY</u>	<u>STATE</u>	<u>ZIP CODE</u>
Aiea	99-115 Aiea Hts Dr, # 301	Aiea	Hawaii	96701
Ala Moana	1311 Kapiolani Blvd, # 101	Honolulu	Hawaii	96814
Kailua	26 Hoolai St	Kailua	Hawaii	96734
Kapalama	1210 Dillingham Blvd	Honolulu	Hawaii	96817
Pearl City Plaza	719 Kamehameha Hwy	Pearl City	Hawaii	96782
Waipahu	94-235 Hanawai Cir	Waipahu	Hawaii	96797
 <u>HAWAII BRANCHES</u>				
Hilo	266 Waiuanue Ave	Hilo	Hawaii	96720
Kamuela	64-1035 Mamalahoa Hwy, # G	Kamuela	Hawaii	96743
Kona	75-5722 Hanama Pl	Kona	Hawaii	96740
 <u>KAUAI BRANCH</u>				
Lihue	3122 Kuhio Hwy, # A-14	Lihue	Hawaii	96766
 <u>MAUI BRANCH</u>				
Wailuku	210 Imi Kala St, # 203	Wailuku	Hawaii	96793

**HAWAII CENTRAL CREDIT UNION**

681 South King Street  
Honolulu, Hawaii 96813  
Tel (808) 531-8911  
Fax (808) 531-7048  
Website [www.hccu.info](http://www.hccu.info)

**Fred Tsuda**, Chairman of the Board; **Milton W. Y. Lum**, President and General Manager; **Stanley Gono**, First Vice President; **Moses Lum Hoy**, Second Vice President; **Tracy Woo**, Secretary; **Mack Lee**, Treasurer.

**LIHUE CREDIT UNION**

2973 Kele Street  
Lihue, Hawaii 96766-5165  
Tel (808) 245-2712  
Fax (808) 245-7241

**Timothy Albao**, Chairman of the Board; **Dane Oda**, Vice Chairman of the Board; **Ralph Y. Fujinaka**, President; **Elodie Moniz**, Secretary; **Sherman Shiraishi**, Treasurer.

**OAHU ONE CREDIT UNION**

2219 Pauoa Road  
Honolulu, Hawaii 96813  
Tel (808) 521-6727  
Fax (808) 545-2978  
E-mail [general@oahuonecu.org](mailto:general@oahuonecu.org)

**Thomas F. Seu**, Chairman of the Board; **Thomas W. Metcalf**, Vice-Chairman; **Frank W. Clayton**, Secretary; **David D. Y. Jeong**, Treasurer; **Bart M. Saxton**, General Manager.

**DEVELOPERS ESCROW SERVICES, INC.**

2024 North King Street, Room 211  
Honolulu, Hawaii 96819  
Tel (808) 848-2340  
Fax (808) 848-2283

**Miriam Horita**, President and Treasurer; **Hubert Ishimoto**, Vice President; **Elizabeth Umetsu**, Secretary.

**FIDELITY NATIONAL TITLE & ESCROW OF HAWAII, INC.**

201 Merchant Street, Suite 2100  
Honolulu, Hawaii 96813  
Tel (808) 536-0404  
Fax (808) 536-1082  
E-mail [dhastie@fnf.com](mailto:dhastie@fnf.com)

**Dale Hastie**, President/State Manager; **Ann Fukuzaki**, Vice President.

<u>OAHU OFFICES</u>	<u>ADDRESS</u>	<u>CITY</u>	<u>STATE</u>	<u>ZIP CODE</u>
Aiea	98-211 Pali Momi St, # 312	Aiea	Hawaii	96701
Honolulu	201 Merchant St, Ste 2100	Honolulu	Hawaii	96813
Honolulu	4211 Waiialae Ave, # 106	Honolulu	Hawaii	96816
Kailua	116 Hekili St.	Kailua	Hawaii	96734
 <u>HAWAII OFFICE</u>				
Kailua-Kona	75-1000 Henry St, Ste 203	Kailua-Kona	Hawaii	96740
 <u>KAUAI OFFICE</u>				
Poipu	3417 E Poipu Rd, Suite 104	Koloa	Hawaii	96756
 <u>MAUI OFFICES</u>				
Kahului	285 W Kaahumanu Ave, # 102	Kahului	Hawaii	96732
Kihei	1325 S Kihei Rd, Suite 104	Kihei	Hawaii	96753
Lahaina	181 Lahainaluna Rd, Suite E	Lahaina	Hawaii	96761
Makawao	1043 Makawao Ave, # 201A	Makawao	Hawaii	96768

**FIRST AMERICAN TITLE COMPANY, INC.**

333 Queen Street, Suite 700  
Honolulu, Hawaii 96813  
Tel (808) 536-3866  
Fax (808) 545-6187  
Website: [www.firstam.com](http://www.firstam.com)

**Elia A. Long**, Chairman of the Board; **Richard A. Kersenbrock Jr.**, President and Chief Executive Officer; **Joseph L. Dwight IV**, Vice President, General Counsel, Secretary and Treasurer; **Mary I. Morton**, Vice President; **Irene Bautista**, Assistant Vice President; **Harold Mooneyham**, Assistant Vice President.

<u>OAHU OFFICES</u>	<u>ADDRESS</u>	<u>CITY</u>	<u>STATE</u>	<u>ZIP CODE</u>
Honolulu	333 Queen St, Ste 700	Honolulu	Hawaii	96813
Kailua	116 Hekili St, Ste A	Kailua	Hawaii	96734
Pearlridge	98-211 Pali Momi St, Ste 435	Aiea	Hawaii	96701

**HAWAII OFFICES**

Hilo	1438 Kilauea Ave, Ste 1	Hilo	Hawaii	96720
Kailua-Kona	75-1029 Henry St, Ste 202	Kailua-Kona	Hawaii	96740

**KAUAI OFFICE**

Lihue	Park Plaza I, 4374 Kukui Grove St, Ste 201	Lihue	Hawaii	96766
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**MAUI OFFICES**

Kahului	173 Hoohana St, Ste 1	Kahului	Hawaii	96732
Kihei	2439 South Kihei Rd, Ste B102	Kihei	Hawaii	96753

**FIRST FINANCIAL TITLE & ESCROW  
AGENCY OF HAWAII, INC.**

Davies Pacific Center  
841 Bishop Street, Suite 1550  
Honolulu, Hawaii 96813  
Tel (808) 536-3600

**Tom Paschen**, President; **Gerald M. Shapiro**, Vice President; **David S. Kreisman**, Secretary; **Karen L. Patullo**, Treasurer.

**FIRST HAWAII TITLE CORPORATION**

City Financial Tower  
201 Merchant Street, Suite 2000  
Honolulu, Hawaii 96813  
Tel (808) 521-3411  
Fax (808) 599-8792  
Website [www.firsthawaii.com](http://www.firsthawaii.com)

**Thomas W. Sullivan**, Chairman of the Board; **Lester G. L. Wong**, President; **Lynn Matsushima**, Secretary, Treasurer and Controller.

<u>OAHU OFFICES</u>	<u>ADDRESS</u>	<u>CITY</u>	<u>STATE</u>	<u>ZIP CODE</u>
Aiea	98-211 Pali Momi St, Ste 600	Aiea	Hawaii	96701
Honolulu	201 Merchant St, Ste 2000	Honolulu	Hawaii	96813
Waiialae	4211 Waiialae Ave, Ste 208	Honolulu	Hawaii	96816

**HAWAII OFFICES**

Kamuela	65-1291 Kawaihae Rd, # 104	Kamuela	Hawaii	96743
Kona	75-5722 Kuakini Hwy, Ste 210	Kona	Hawaii	96740

**KAUAI OFFICE**

Princeville	5-4280 Kuhio Hwy, Ste B201	Princeville	Hawaii	96722
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**MAUI OFFICES**

Kahului	33 Lono Ave, Ste 240	Kahului	Hawaii	96732
Kihei	1993 S Kihei Rd	Kihei	Hawaii	96753
Lahaina	910 Honoapiilani Hwy, Ste 5	Lahaina	Hawaii	96761

**GUARDIAN ESCROW SERVICES, INC.**

2347 South Beretania Street, Suite 200  
Honolulu, Hawaii 96826  
Tel (808) 951-6991  
Fax (808) 951-6995  
E-mail [info@guardianescrow.com](mailto:info@guardianescrow.com)

**Frances H. Goo**, President and Secretary; **Edward S. H. Goo**, Vice President; **Augusta Hau**, Treasurer.

**HAWAII ESCROW & TITLE, INC.**

Topa Financial Tower  
700 Bishop Street, Suite 1600  
Honolulu, Hawaii 96813  
Tel (808) 532-2977  
Fax (808) 531-1165  
Website [www.hetinc.com](http://www.hetinc.com)  
E-Mail [info@hetinc.com](mailto:info@hetinc.com)

**Denise M. Kaehu**, President, Secretary, and Treasurer; **Brenda Cipriano**, Vice President; **Susanne Lunsford**, Vice President; **S.F. Fanciullo**, Vice President.

<u>OAHU OFFICE</u>	<u>ADDRESS</u>	<u>CITY</u>	<u>STATE</u>	<u>ZIP CODE</u>
Honolulu	700 Bishop St, Ste 1600	Honolulu	Hawaii	96813
<u>HAWAII OFFICE</u>				
Kailua-Kona	75-5870 Walua Rd, Ste 200	Kailua-Kona	Hawaii	96740
<u>MAUI OFFICE</u>				
Lahaina	2780 Kekaa Dr, Ste 205	Lahaina	Hawaii	96761

**HAWAII RESORT ESCROW, INC.**

116 South Hotel St, Suite 207  
Honolulu, Hawaii 96813  
Tel (808) 536-3378

**Brenda K. Daniels**, President; **Warren O. Wheeler**, Vice President and Treasurer; **David H. Flint**, Vice President; **Leo Rose III**, Vice President and Secretary; **Terry Sheindlin**, Hawaii Representative.

**ISLAND TITLE CORPORATION**

1132 Bishop Street, Suite 400  
Honolulu, Hawaii 96813  
Tel (808) 531-0261  
Fax (808) 523-7499

**Lynne Kaneshiro**, President and Chief Executive Officer; **Ginger Matsukawa**, Executive Vice President; **Neal Takeuchi**, Senior Vice President; **Nadine Ogata**, Vice President; **Lynn Nomura**, Secretary; **Ross Kondo**, Treasurer.

<u>OAHU OFFICES</u>	<u>ADDRESS</u>	<u>CITY</u>	<u>STATE</u>	<u>ZIP CODE</u>
Honolulu	1132 Bishop St, Ste 400	Honolulu	Hawaii	96813
Waialae	3465 Waialae Ave, # 370	Honolulu	Hawaii	96816
Waipio	94-1040 Waipio Uka St, # 6	Waipahu	Hawaii	96797

**HAWAII OFFICES**

Hilo	688 Kinoole St, # 121	Hilo	Hawaii	96720
Kailua-Kona	75-5591 Palani Rd, # 204	Kailua-Kona	Hawaii	96740

**MAUI OFFICE**

Kihei	1325 South Kihei Rd, # 205	Kihei	Hawaii	96753
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**OLD REPUBLIC TITLE & ESCROW OF HAWAII, LTD.**

Pacific Guardian Center, Hakai Tower  
733 Bishop Street, Suite 2700  
Honolulu, Hawaii 96813  
Tel (808) 566-0100  
Fax (808) 522-1378  
Website [www.ortc.com](http://www.ortc.com)  
E-mail [clago@ortc.com](mailto:clago@ortc.com)

**Rande K. Yeager**, Chief Executive Officer; **R. Wayne Shupe**, President and Chief Operating Officer; **P. Michael Trudeau**, Executive Vice President; **Carleton R. Lago**, Senior Vice President, Secretary, and Assistant Treasurer; **Robert S. Davis**, Senior Vice President, **Tricia Yee**, Senior Vice President; **Gary J. Horn**, Treasurer and Chief Financial Officer; **David M. Hall**, Senior Vice President; **Richard J. Wallace**, Senior Vice President.

**Directory of Escrow Depository Companies**

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**(Old Republic Title & Escrow Hawaii, Ltd. – cont.)**

<u>OAHU OFFICES</u>	<u>ADDRESS</u>	<u>CITY</u>	<u>STATE</u>	<u>ZIP CODE</u>
Honolulu	733 Bishop St, Ste 2700	Honolulu	Hawaii	96813
Honolulu	1314 King St, Ste 718	Honolulu	Hawaii	96814
Honolulu	3465 Waiālae Ave, Ste 390	Honolulu	Hawaii	96816
Kailua	116 Hekili St, Ste 7	Kailua	Hawaii	96734
Pearlridge	98-211 Pali Momi St, Ste 535	Aiea	Hawaii	96701
<u>MAUI OFFICES</u>	<u>ADDRESS</u>	<u>CITY</u>	<u>STATE</u>	<u>ZIP CODE</u>
Kahului	33 Lono Ave, Ste 170	Kahului	Hawaii	96732
Kihei	380 Huku Li'i Pl, Ste 206	Kihei	Hawaii	96753
Lahaina	10 Hoohui Rd, Ste 210	Lahaina	Hawaii	96761

**SECURITY TITLE CORPORATION**

1164 Bishop Street, Suite 1611  
Honolulu, Hawaii 96813  
Tel (808) 535-6000  
Fax (808) 532-7151

**Jack K. Palk**, Chairman of the Board Emeritus; **David P. Palk**, President, Secretary and Treasurer; **Rachel P. Romena**, Vice President, **Frank Reuter**, Vice President; **Brenda Moore**, Vice President.

<u>OAHU OFFICE</u>	<u>ADDRESS</u>	<u>CITY</u>	<u>STATE</u>	<u>ZIP CODE</u>
Honolulu	1164 Bishop St, Ste 1611	Honolulu	Hawaii	96713
<u>HAWAII OFFICE</u>				
Hilo	204 Waiānuenuē Ave	Hilo	Hawaii	96720
<u>KAUAI OFFICE</u>				
Lihue	4370 Kukui Grove St, # 209	Lihue	Kauai	96766

**TITLE GUARANTY ESCROW SERVICES, INC.**

235 Queen Street  
 Honolulu, Hawaii 96813  
 Tel (808) 521-0211  
 Fax (808) 521-0280  
 E-mail [main@tghawaii.com](mailto:main@tghawaii.com)

**David T. Pietsch, Jr.**, President; **James W. Pietsch**, Executive Vice President; **Michael A. Pietsch**, Executive Vice President; **Glen Y. Ajimine**, Senior Vice President and Manager; **Matt Takata**, Senior Vice President; **Mark Renschen**, Senior Vice President; **John Jubinsky**, Secretary; **Lois Kawano**, Treasurer.

<u>OAHU OFFICES</u>	<u>ADDRESS</u>	<u>CITY</u>	<u>STATE</u>	<u>ZIP CODE</u>
Honolulu	235 Queen St	Honolulu	Hawaii	96813
Hawaii Kai	6600 Kalaniana'ole Hwy, # 108	Hawaii Kai	Hawaii	96825
Waialae-Kahala	4211 Waialae Ave, # 111	Honolulu	Hawaii	96816
King Street	1350 S King St, Ste 105	Honolulu	Hawaii	96814
Kailua	111 Hekili St	Kailua	Hawaii	96734
Mililani	95-1091 Aina Mauka Dr, Ste 2	Mililani	Hawaii	96789
Pearlridge	98-151 Pali Momi St, Ste 115	Pearl City	Hawaii	96701
Waipahu	94-205 Leoku St	Waipahu	Hawaii	96797

**HAWAII OFFICES**

Hilo	450 Kilauea Ave	Hilo	Hawaii	96720
Kailua-Kona	75-170 Hualalai Rd, # C210	Kailua-Kona	Hawaii	96740
Kamuela	65-1230 Mamalahoa Hwy, Ste 101	Kamuela	Hawaii	96743
Keahou	78-6831 Ali'I Dr, Ste 110	Kailua-Kona	Hawaii	96740

**KAUAI OFFICES**

Koloa	3417 Poipu Rd, Ste 106	Poipu	Hawaii	96756
Lihue	4414 Kukui Grove, Ste 104	Lihue	Hawaii	96766
Princeville Shopping Center	4280 Kuhio Hwy, # G-202	Princeville	Hawaii	96722

**MAUI OFFICES**

Kahului	80 Puunene Ave	Kahului	Hawaii	96732
Kihei	41 E Lipoa St, Ste 29	Kihei	Hawaii	96753
Lahaina	3350 Lower Honoapiilani Rd	Lahaina	Hawaii	96761
Paia	120 Hana Hwy, Ste 4	Paia	Hawaii	96779
Wailuku	35 S Market St	Wailuku	Hawaii	96793

## TRADE ASSOCIATIONS

### **Hawaii Bankers Association**

1000 Bishop Street, Suite 301-B  
Honolulu, Hawaii 96813-4203  
Tel (808) 524-5161  
Fax (808) 521-4120

#### OFFICERS

WARREN K.K. LUKE  
President  
(Hawaii National Bank)

DONALD G. HORNER  
Secretary/Treasurer  
(First Hawaiian Bank)

CONSTANCE H. LAU  
Vice President  
(American Savings Bank)

RODNEY R. SHINKAWA  
Executive Vice President  
(Hawaii Bankers Association)

### **Hawaii Financial Services Association, Inc.**

c/o Marvin S. C. Dang, Esq.  
Attorney for HFSA  
PO Box 4109  
Honolulu, HI 96812-4109  
Tel (808) 521-8521  
Fax (808) 521-8522  
E-mail [dangm@aloha.net](mailto:dangm@aloha.net)

#### OFFICERS

ROLAND CASAMINA  
President  
(House of Finance, Inc.)

BERNADETTE H. SAKODA  
Secretary  
(Kauai Island Finance, Inc.)

ALVIN TANAKA  
Vice President  
(American General Financial Services of Hawaii, Inc.)

MARVIN S. C. DANG, ESQ.  
Executive Secretary/Treasurer/Attorney

**Trade Associations**

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**Hawaii Credit Union League**

1654 South King Street  
Honolulu, Hawaii 96826-2097  
Tel (808) 941-0556  
Fax (808) 945-0019  
E-mail [info@hcul.org](mailto:info@hcul.org)

**OFFICERS**

DENNIS TANIMOTO  
President

REED KANO  
Vice President

GUIN OKIMOTO  
Vice President

CLARA TEMPORAL  
Vice President

TRACY AIWOHI  
Executive Assistant

MICHAEL LEACH  
Legislative Officer

**Credit Union Advisory Board**

**OFFICERS**

MILTON W. Y. LUM  
Chairperson

MICHAEL ASAM  
Hawaii County

BART M. SAXTON  
C&C of Honolulu

GARY FUKUROKU  
Maui County

RALPH Y. FUJINAKA  
Kauai County

**Escrow Association of Hawaii**

PO Box 2017  
Honolulu, Hawaii 96805

Tel (808) 739-1482  
Fax (808) 539-7499

**OFFICERS**

NEAL TAKEUCHI  
President  
(Island Title Corporation)

FRANCES H. GOO  
Vice President  
(Guardian Escrow Services, Inc.)

ELIZABETH UMETSU  
Treasurer  
(Developers Escrow Services, Inc.)

## **FEDERAL AGENCIES**

### **State-Chartered Banks**

#### **Federal Deposit Insurance Corporation**

25 Jessie Street at Ecker Square  
San Francisco, California 94105  
Tel (415) 546-0160 (San Francisco Regional Office)  
Toll Free (877) 275-3342 (Call Center)  
Website [www.fdic.gov](http://www.fdic.gov)

#### **Federal Reserve Bank of San Francisco**

101 Market Street  
San Francisco, California 94120  
Tel (415) 974-2000  
Fax (415) 974-3429 or 974-2800

### **National Banks**

#### **The Comptroller of the Currency**

Regional Administrator of National Banks  
Western District  
50 Fremont Street, Suite 3900  
San Francisco, California 94105  
Tel (415) 545-5900 (San Francisco)

### **Financial Services Loan Companies**

#### **Federal Deposit Insurance Corporation<sup>1</sup>**

25 Jessie Street at Ecker Square  
San Francisco, California 94105  
Tel (415) 546-0160 (Regional Office, San Francisco)  
Toll Free (877) 275-3342 (Call Center)  
Website [www.fdic.gov](http://www.fdic.gov)

#### **Federal Trade Commission<sup>2</sup>**

901 Merchant Street, Suite 570  
San Francisco, California 94103  
Toll Free (877) 382-4357 (Consumer Complaints – 9am to 5pm EST)

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<sup>1</sup> For depository financial services loan companies.

<sup>2</sup> Truth in Lending – for non depository financial services loan companies.

**Federal Agencies**

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**Credit Unions**

**National Credit Union Administration**

1230 West Washington St, #301

Tempe, AZ 85281

Tel (602) 302-6000

Neither the Division of Financial Institutions nor any party connected therewith makes any warranty or representation or assumes any responsibility with respect to the accuracy or completeness of the within information and statements of condition, either as supplied to this Office or as reported herein.

# The Division of Financial Institutions - Historical Perspective

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**The Division of Financial Institutions was established in 1913 and was formerly known as the Bank Examination Division.**

## **Deputy Bank Examiner**

M. H. Drummond	1913 - 1919
D. P. Truesdale	1919 - 1926
H. A. Asch	1926 - 1934
W. W. King	1934 - 1941
Albert J. Cantrelle	1941 - 1945
William Lederer, Jr.	1945 - 1953
Charles J. Gillespie	1953 - 1966
Lester G. L. Wee	1966 - 1982

## **Commissioner of Financial Institutions**

Donna A. Tanoue	1982 - 1987
Clifford K. Higa	1987 - 1993
Lynne H. Himeda	February to July 1993
Raymond K. Muraoka	August 1993 to 1994
Lynn Y. Wakatsuki	1995 to 2002
Lynne H. Himeda (Acting)	December 2002 to July 2003
D. B. Griffin III	August 2003 to present